

## Honoring Norwalk & Darien Veterans

I had the honor of joining state Department of Veterans' Affairs Commissioner Sean M. Connolly in awarding nearly 100 veterans from Norwalk and Darien with the state's Wartime Service Medal.

Our veterans have served and sacrificed on behalf of this nation, and I am committed to not only improving the critical services our veterans receive, but to ensuring veterans are properly recognized.



## Preserving Open Space in Norwalk & Darien

The White Barn Property is a community treasure and is one of Norwalk's few remaining expanses of undisturbed open space. I led passage of legislation to protect the 5.5 acres of the White Barn Preserve and further safeguard the land as a natural habitat for the wildlife that reside there.

Additionally, Connecticut will preserve 1.25 acres overlooking Stony Brook in Darien. The parcel, located along Hecker Avenue, will provide a scenic view of the brook and a linkage to a soon-to-be-created trail system.

## Transformation of Wall Street Place

A little more than a year after breaking ground and the beginning of demolition, Phase I of Wall Street Place—a sustainable, mixed-use, mixed-income development in historic downtown—is taking shape.

The transformation of Wall Street Place and the addition of new apartments and retail space will enhance the vibrancy of our city. Wall Street Place will soon be home to 101 new apartments and 16,000 square feet of retail space—bringing new jobs and revitalizing the neighborhood.



*State Senate Majority Leader*

# Bob Duff

Representing Norwalk & Darien



Legislative Office Building, Room 3300, Hartford, CT 06106-1591  
Capitol: **860-240-0414** or **1-800-842-1420** Home: **203-840-1333**  
Web: **[www.SenatorDuff.cga.ct.gov](http://www.SenatorDuff.cga.ct.gov)** Email: **[Bob.Duff@cga.ct.gov](mailto:Bob.Duff@cga.ct.gov)**

Facebook Twitter YouTube Instagram Flickr RSS

PRSRT STD  
U.S. POSTAGE  
PAID  
HARTFORD CT  
PERMIT NO. 3937

## Protecting Your Privacy



News stories about data breaches have become too common. That is why I championed, and my colleagues unanimously passed, one of the strongest cybersecurity laws in the nation. The law requires health insurance companies to ensure that customers' most private data is kept secure by developing comprehensive security programs to safeguard the personal information of their enrollees and insureds. For tips and resources on protecting your identity, use the links provided by the state Department of Consumer Protection at **[www.ct.gov/dcp](http://www.ct.gov/dcp)** under **"Awareness & Prevention."**

## Transparency & Fairness for Electricity Pricing

A number of electric consumers reported being coaxed by electric providers, through the lure of low rates, into signing variable-rate contracts. Many testified that, soon after the contracts were signed, and without warning, their rates increased significantly and they were charged costly fees to terminate their contracts. Electric customers deserve stable, predictable rates. We passed legislation to **ban variable-rate residential electric contracts beginning October 1, 2015.**

Also, please be aware that state law requires every residential electric customer's monthly bill must display his or her rate for the coming month. To file a consumer complaint, contact PURA: **1-800-382-4586** or **[www.ct.gov/pura](http://www.ct.gov/pura)**.



## Lower Taxes for Veterans

Senate Democrats led passage of a tax cut for military veterans. Veterans will no longer pay Connecticut income tax on their military retirement pay. State law used to provide for a 50 percent exemption to retired members of the Armed Forces; now there is a 100 percent exemption. Not only is this the right thing to do for those who fought to defend our freedoms, it also helps keep veterans in our state to build our skilled workforce. Many of today's growing businesses are looking to hire highly skilled workers with strong leadership abilities, qualities that most veterans possess.





## Property Tax Cuts to Save Families & Businesses Hundreds of Millions of Dollars

Whether talking with families, seniors, small-business owners or others in our community, the most frequent concern expressed to me is about property taxes. Historically, state law has limited the ways in which cities and towns can generate revenue almost entirely to property taxes. I am helping lead the charge to create a new source of revenue for municipalities so they can limit these crippling taxes.

### Cutting Car Taxes

In 2016, **car taxes throughout the state will be capped** at 32 mills, and in 2017 and every year thereafter, the cap will be lowered to 29.36 mills. About one-third of our towns currently have a mill rate of 32 or above, and more than half have a mill rate above 29.36. Statewide, it is estimated that families and businesses will benefit from a **tax cut of more than \$78 million in 2016 and \$107 million in 2017**.



### Increasing Municipal Aid

While the **car tax cap will cut local taxes by hundreds of millions of dollars** throughout the state over the next several years, more needs to be done at the local level to get property taxes under control. Democrats in the General Assembly also created a **new source of revenue for municipalities**. Beginning in 2016, a portion of the Connecticut sales tax revenue, 0.5 percent of the tax, will be **designated to every municipality in the state to help alleviate the burden of growing property taxes**.

### Capping Municipal Spending

To ensure that additional state aid to towns and cities is utilized for property tax relief, rather than increasing spending, **we've passed a cap on municipal spending**.

## Supporting Family Caregivers



Nearly 500,000 Connecticut residents act as caregivers, and many of them feel unprepared to provide the care needed to keep their loved ones healthy. The CARE Act will help to ensure caregivers are given follow-up instructions when a patient is discharged from the hospital. It will also reduce costly hospital readmissions.

The CARE Act requires hospitals to:

- Provide patients with the opportunity to designate a caregiver during their admission;
- Make reasonable attempts to notify the designated caregiver if the patient is to be discharged; and
- Provide the caregiver with instructions on how to perform medication management, wound care, injections or other medical tasks when the patient returns home.

## Helping Children with Dyslexia

Thousands of Connecticut children struggle with dyslexia, a learning disability that impacts reading. Our state statutes did not provide guidance to school systems about how to detect and assist students with dyslexia. Families with children facing this learning challenge had nowhere to turn. Senate Democrats led unanimous passage of important legislation that requires the state Department of Education to help parents and boards of education detect and intervene for students with dyslexia.



## Easing the Burden of Testing on High School Students

Until this school year, 11th-graders were overburdened with duplicative tests. In addition to taking the Smarter Balanced Assessment Consortium (SBAC) test, many high school juniors also took the SAT, ACT and Advanced Placement Exams. Senate Democrats led bipartisan passage of legislation to eliminate the requirement that 11th-grade students take the SBAC test and instead require they take a nationally recognized test such as the SAT at no cost to the students and their families.

This not only reduces over-testing, it also provides a free college readiness exam for Connecticut's high school students, making college more accessible to all students.

## Student Loan Borrowers



Students across the country are accruing crippling amounts of student loan debt. Often, they sign contracts without fully understanding language relating to interest, principal, or the difference between subsidized and unsubsidized loans. We passed legislation to

establish student loan education courses at institutions of higher education. The Department of Banking is required to oversee the implementation of the courses and provide guidance to student loan borrowers. These courses will help students better navigate the funding sources available and ensure they are equipped to become responsible borrowers.

## Protecting Long Island Sound



The health of Long Island Sound is critical to Connecticut's environmental and commercial future. We created the Long Island Sound Blue Plan to ensure our state has a coordinated strategy for future use of the Sound by requiring the Department of Energy and Environmental Protection and relevant stakeholders

to study and compile an inventory of the Sound's natural and human resources. The Blue Plan is a critical step in protecting Long Island Sound for generations to come.